

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: CLINES, LATASHA D.  
THOMPSON, LATASHA

Case No. 06-13309

Chapter 7

\_\_\_\_\_  
Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$295,000.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$21,400.00</u>
Total Distribution to Claimants: <u>\$220,238.16</u>	Claims Discharged Without Payment: <u>\$42,387.20</u>
Total Expenses of Administration: <u>\$40,043.62</u>	

3) Total gross receipts of \$ 260,281.78 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$260,281.78 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$773,996.61	\$23,152.91	\$70.60	\$208,800.56
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	40,030.42	40,030.42	40,043.62
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	34,176.31	20,146.49	20,146.49	11,437.60
<b>TOTAL DISBURSEMENTS</b>	\$808,172.92	\$83,329.82	\$60,247.51	\$260,281.78

4) This case was originally filed under Chapter 7 on October 17, 2006.  
The case was pending for 50 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/29/2010 By: /s/DEBORAH K. EBNER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Tax Refund	1224-000	83.80
Property -4938 West Gladys - Chicago	1110-000	260,000.00
Interest Income	1270-000	197.98
<b>TOTAL GROSS RECEIPTS</b>		<b>\$260,281.78</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Ford Motor Credit Company	4110-000	N/A	23,082.31	0.00	0.00
ABANDON	Latasha D. Clines	4110-000	N/A	70.60	70.60	70.60
NOTFILED	Case# 06 Ch-09935 Deutsche Bank	4110-000	233,000.00	N/A	N/A	0.00
NOTFILED	Case# 06 Ch-20527 Deutsche Bank	4110-000	183,000.00	N/A	N/A	208,729.96
NOTFILED	GS12606 Silverleaf Club/AIC	4110-000	12,996.61	N/A	N/A	0.00
NOTFILED	Purchase Money Security Interest Ford Motor Credit	4110-000	25,000.00	N/A	N/A	0.00
NOTFILED	Purchase Money Security Interest Chase	4110-000	3,000.00	N/A	N/A	0.00
NOTFILED	Case# 06 Ch-2001 Wells Fargo Bank, N.A.	4110-000	317,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$773,996.61</b>	<b>\$23,152.91</b>	<b>\$70.60</b>	<b>\$208,800.56</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Deborah K. Ebner, Trustee	2100-000	N/A	16,259.44	16,259.44	16,259.44
Deborah K. Ebner, Trustee	2200-000	N/A	180.11	180.11	193.31
US Department of Treasury	2810-000	N/A	511.00	511.00	511.00
Illinois Department of Revenue	2820-000	N/A	1,207.00	1,207.00	1,207.00
Clerk of the United States Bankruptcy Court	2990-000	N/A	250.00	250.00	250.00
John W. Pleta	3210-600	N/A	800.00	800.00	800.00
Popowcer Katten	3410-000	N/A	1,218.00	1,218.00	1,218.00
International Sureties	2300-000	N/A	37.52	37.52	37.52
L. Mills Real Estate	3510-000	N/A	5,200.00	5,200.00	5,200.00
City of Chicago Water Dept	2500-000	N/A	1,743.67	1,743.67	1,743.67
City of Chicago	2500-000	N/A	390.00	390.00	390.00
Regent Title	2500-000	N/A	1,073.00	1,073.00	1,073.00
Cook County Collector	2820-000	N/A	1,285.68	1,285.68	1,285.68
Maurice Moore (Buyer)	2500-000	N/A	9,875.00	9,875.00	9,875.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	40,030.42	40,030.42	40,043.62

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	DISCOVER BANK/DISCOVER FINANCIAL SERVICES	7100-000	N/A	10,773.49	10,773.49	6,116.34
3	eCAST Settlement Corporation assignee of	7100-000	N/A	2,058.32	2,058.32	1,168.55
4	Chase Bank USA, N.A.	7100-000	498.00	562.91	562.91	319.58
5	Household Finance Corporation	7100-000	N/A	6,751.77	6,751.77	3,833.13
NOTFILED	HSBC/RHODE	7100-000	4,832.00	N/A	N/A	0.00
NOTFILED	HSBC NV	7100-000	1,812.00	N/A	N/A	0.00
NOTFILED	Pediatric Cancer Institute	7100-000	675.00	N/A	N/A	0.00
NOTFILED	Emergency Healthcare	7100-000	450.00	N/A	N/A	0.00
NOTFILED	Adventist Hinsdale	7100-000	6,219.31	N/A	N/A	0.00
NOTFILED	HFC	7100-000	7,008.00	N/A	N/A	0.00
NOTFILED	HSBC/BSBUY	7100-000	2,030.00	N/A	N/A	0.00
NOTFILED	Discover Financial Services	7100-000	10,652.00	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			34,176.31	20,146.49	20,146.49	11,437.60

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 06-13309

Trustee: (330480) DEBORAH K. EBNER

Case Name: CLINES, LATASHA D.

Filed (f) or Converted (c): 10/17/06 (f)

§341(a) Meeting Date: 11/16/06

Period Ending: 12/29/10

Claims Bar Date: 06/21/07

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Property -4938 West Gladys - Chicago	210,000.00	27,000.00		260,000.00 FA
2	Property-Residence	322,485.00	0.00		0.00 FA
3	Property-938 N, Laverne, Chicago	295,000.00	62,000.00	DA	0.00 0.00
4	Cash on hand	15.00	0.00		0.00 FA
5	Bank Account	30.00	0.00		0.00 FA
6	Household Goods	1,825.00	0.00		0.00 FA
7	Wearing Apparel	400.00	0.00		0.00 FA
8	Jewelry	200.00	0.00		0.00 FA
9	Automobiles	31,300.00	900.00		0.00 FA
Int	INTEREST (u)	Unknown	N/A		197.98 FA
10	Assets Totals (Excluding unknown values)	\$861,255.00	\$89,900.00	\$260,197.98	\$0.00

#### Major Activities Affecting Case Closing:

Trustee deposited tax refund from State of Illinois \$83.80 . Supplemental Distribution report to be submitted to UST so Trustee can disburse same to unsecured creditors.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): June 28, 2008 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 06-13309

Case Name: CLINES, LATASHA D.

Taxpayer ID #: \*\*-\*\*\*1097

Period Ending: 12/29/10

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*96-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/27/07		Regent Title Insurance Agency, LLC	real estate sale		31,702.69		31,702.69
	{1}	Regent Title	Gross sale proceeds 260,000.00	1110-000			31,702.69
		Case# 06 Ch-20527 Deutsche Bank	Payoff of first mortgage -208,729.96	4110-000			31,702.69
		L. Mills Real Estate	commission -5,200.00	3510-000			31,702.69
		City of Chicago Water Dept	Water Bill -1,743.67	2500-000			31,702.69
		City of Chicago	Transfer Taxes -390.00	2500-000			31,702.69
		Regent Title	Title Fees -1,073.00	2500-000			31,702.69
		Cook County Collector	Real Estate Tax -1,285.68	2820-000			31,702.69
		Maurice Moore (Buyer)	Seller Concessions -9,875.00	2500-000			31,702.69
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.12		31,703.81
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.49		31,721.30
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.50		31,738.80
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	16.38		31,755.18
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	18.08		31,773.26
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.53		31,790.79
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	15.84		31,806.63
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	18.68		31,825.31
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	16.55		31,841.86
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	16.21		31,858.07
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	14.56		31,872.63
02/05/08	1001	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2007 FOR CASE #06-13309	2300-000		37.52	31,835.11
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	6.53		31,841.64
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	5.91		31,847.55
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	4.44		31,851.99
05/07/08	1002	US Department of Treasury	Taxes 2007	2810-000		511.00	31,340.99
05/07/08	1003	Illinois Department of Revenue	Taxes 2007	2820-000		1,207.00	30,133.99
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.87		30,137.86
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.83		30,141.69
07/29/08	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.1500%	1270-000	3.46		30,145.15
07/29/08		To Account #*****9666	transfer funds to close	9999-000		30,145.15	0.00

Subtotals :

\$31,900.67

\$31,900.67

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 06-13309

Case Name: CLINES, LATASHA D.

Taxpayer ID #: \*\*-\*\*\*1097

Period Ending: 12/29/10

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*96-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
ACCOUNT TOTALS					31,900.67	31,900.67	\$0.00
Less: Bank Transfers					0.00	30,145.15	
Subtotal					31,900.67	1,755.52	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$31,900.67	\$1,755.52	



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 06-13309

Case Name: CLINES, LATASHA D.

Taxpayer ID #: \*\*-\*\*\*1097

Period Ending: 12/29/10

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*96-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/29/08		From Account #*****9665	transfer funds to close	9999-000	30,145.15		30,145.15
08/01/08	101	DISCOVER BANK/DISCOVER FINANCIAL SERVICES	Final distribution - 56.77%	7100-000		6,116.34	24,028.81
08/01/08	102	eCAST Settlement Corporation assignee of	Final distribution - 56.77%	7100-000		1,168.55	22,860.26
08/01/08	103	Chase Bank USA, N.A.	Final distribution - 56.77%	7100-000		319.58	22,540.68
08/01/08	104	Household Finance Corporation	Final distribution - 56.77%	7100-000		3,833.13	18,707.55
08/01/08	105	Clerk of the United States Bankruptcy Court	Payment of deferred filing fee 07-00245	2990-000		250.00	18,457.55
08/01/08	106	John W. Pleta	Per Order of 8/1/08	3210-600		800.00	17,657.55
08/01/08	107	Popowcer Katten	Per Order of 8/1/08	3410-000		1,218.00	16,439.55
08/01/08	108	Deborah K. Ebner, Trustee	Per Order of 8/1/08	2200-000		180.11	16,259.44
08/01/08	109	Deborah K. Ebner, Trustee	Per Order of 8/1/08	2100-000		16,259.44	0.00

<b>ACCOUNT TOTALS</b>	<b>30,145.15</b>	<b>30,145.15</b>	<b>\$0.00</b>
Less: Bank Transfers	30,145.15	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>30,145.15</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$30,145.15</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 06-13309

Case Name: CLINES, LATASHA D.

Taxpayer ID #: \*\*-\*\*\*1097

Period Ending: 12/29/10

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*96-67 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/15/09		STATE OF ILLINOIS	Tax Refund	1224-000	83.80		83.80
04/20/10		Wire out to BNYM account 9200*****9667	Wire out to BNYM account 9200*****9667	9999-000	-83.80		0.00

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	-83.80	0.00	
<b>Subtotal</b>	<b>83.80</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$83.80</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 06-13309

Case Name: CLINES, LATASHA D.

Taxpayer ID #: \*\*-\*\*\*1097

Period Ending: 12/29/10

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*96-67 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****9667	Wire in from JPMorgan Chase Bank, N.A. account *****9667	9999-000	83.80		83.80
08/20/10	10101	Deborah K. Ebner, Trustee	Expenses per Order of 8/20/10	2200-000		13.20	70.60
08/20/10	10102	Latasha D. Clines	Abandon to Debtor per court order	4110-000		70.60	0.00

<b>ACCOUNT TOTALS</b>	<b>83.80</b>	<b>83.80</b>	<b>\$0.00</b>
Less: Bank Transfers	83.80	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>83.80</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$83.80</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
MMA # ***-*****96-65	31,900.67	1,755.52	0.00
Checking # ***-*****96-66	0.00	30,145.15	0.00
Checking # ***-*****96-67	83.80	0.00	0.00
Checking # 9200-*****96-67	0.00	83.80	0.00
	<b>\$31,984.47</b>	<b>\$31,984.47</b>	<b>\$0.00</b>